

**AMENDMENTS TO THE CLAIMS****In the claims:**

Please amend claims 12, 18 and 19 as follows:

1-11. (Cancelled)

12. (Currently Amended) A billing system for delivering billing statements from a biller to a recipient by means of a printed transmission or electronic transmission, comprising:

a billing server coupled to a biller's computer operative to receive billing information from said biller's computer and to determine whether said billing information is intended by the recipient for said printed transmission or said electronic transmission;

a printer operably connected to said server operative to generate a printed billing statement from said billing information;

an electronic information server operably connected to said billing server, said electronic information server operative to convert said billing information for electronic transmission and generate an electronic billing statement from said billing information and electronically transmit the electronic billing statement to the at least one recipient over a communications network;

routing means coupled to said billing server for routing said billing information to said printer if said billing statement is determined to be transmitted by said printed transmission and to said electronic information server if said billing statement is determined to be transmitted by said electronic transmission; and

a lookup table coupled to said billing server, said lookup table containing delivery preferences for the at least one recipient indicating whether a billing statement is to be transmitted by a said printed transmission or electronic transmission, said routing means routing billing information in accordance with said delivery preferences.

13. (Cancelled)

14. (Previously presented) A billing system as recited in claim 12 wherein the biller's computer contains billing information for a plurality of recipients and the billing server includes means for separating billing information corresponding to individual recipients.

15. (Previously presented) A billing system as recited in claim 12 further including an inserter system coupled to said printer.

16. (Previously presented) A billing system as recited in claim 12 wherein the electronic information server includes means for determining whether or not a said recipient has retrieved a transmitted electronic billing statement.

17. (Previously presented) A billing system as recited in claim 12 further including means for electronically transmitting funds from said at least one recipient to said biller.

18. (Currently Amended) A method for delivering billing statements from a biller to a recipient, in accordance with recipient preferences, by means of a printed transmission or electronic transmission, comprising the steps of:

generate billing information for at least one recipient from a biller's computer;

prescribing recipient delivery preferences for said billing information;

associating said recipient delivery preferences with said billing information to

determine if said billing information is to be transmitted via printed transmission or electronic transmission;

generating a printed billing statement from said billing information if said billing information was determined to be transmitted via printed transmission;

converting said billing information for electronic transmission if said billing information was determined to be transmitted via electronic transmission; and

generating an electronic billing statement from said converted billing information if said billing information was determined to be transmitted via electronic transmission.

19. (Currently Amended) A method for delivering billing statements as recited in claim 18 further including the step of providing said recipient delivery preferences in a database separate from said biller's computer for generating said billing information.

20. (Previously presented ) A method for delivering billing statements as recited in claim 18 further including the step of electronically transmitting funds from said at least one recipient to said biller.

21. (Previously presented) In a billing system having a computer operative to generate billing information for a plurality of recipients and to communicate said billing information to a printer operative to generate printed billing statements from said billing information, an apparatus for delivering billing statements to the plurality of recipients by one of printed transmission or electronic transmission based upon a prescribed delivery preference of each said recipient, comprising:

means for accessing said billing information prior to said billing information being communicated to said printer, said billing information comprising a plurality of records, each record corresponding to one of said recipients and each said record not containing the prescribed delivery preference of the corresponding recipient;

means for isolating each said record from said billing information;

means for extracting from a database the prescribed delivery preference corresponding to each said isolated record;

means for determining whether each of said records is intended for printed transmission or electronic transmission in dependence upon said extracted prescribed delivery preference;

means for converting billing information to a format appropriate for electronic transmission and generating an electronic billing statement from the billing information;

means for electronically transmitting said electronic billing statement to at least one of said recipients over a communications network; and

means for routing to said printer the records determined to be intended for printed transmission and to said converting and generating means the records determined to be intended for electronic transmission.

22. (Previously presented) An apparatus according to claim 21, wherein said prescribed delivery preferences are stored in said database prior to the generation of said billing information.

23. (Previously presented) An apparatus according to claim 21, further comprising an inserter system coupled to said printer.

24. (Previously presented) An apparatus according to claim 21, further comprising means for determining whether said recipients to whom electronic billing statements have been electronically transmitted have retrieved said electronic billing statements.

25. (Previously presented) An apparatus according to claim 21, further comprising means for electronically transmitting funds from said recipients to a biller for whom said billing information is generated.

26. (Previously presented) In a billing system having a computer operative to generate billing information for a plurality of recipients and to communicate said billing information to a printer operative to generate printed billing statements from said billing information, a method for delivering billing statements to the plurality of recipients by one of printed transmission or electronic transmission based upon a prescribed delivery preference of each said recipient, comprising:

accessing said billing information prior to said billing information being communicated to said printer, said billing information comprising a plurality of records, each record corresponding to one of said recipients and each said record not containing the prescribed delivery preference of the corresponding recipient;

isolating each said record from said billing information;

extracting from a database the prescribed delivery preference corresponding to each said isolated record;

determining whether each of said records is intended for printed transmission or electronic transmission in dependence upon said extracted prescribed delivery preference;

converting the records determined to be intended for electronic transmission to a format appropriate for electronic transmission and generating an electronic billing statement from the converted records;

electronically transmitting said electronic billing statements to the corresponding recipients over a communications network; and

routing to said printer the records determined to be intended for printed transmission.

27. (Previously presented ) A method according to claim 26, further comprising storing the prescribed delivery preferences in said database prior to the generation of said billing information.

28. (Previously presented) A method according to claim 26, further comprising determining whether said recipients to whom electronic billing statements have been electronically transmitted have retrieved said electronic billing statements.

29. (Previously presented) A method according to claim 26, further comprising electronically transmitting funds from said recipients to a biller for whom said billing information is generated.

30. (Previously presented) In a billing system having a computer operative to generate billing information for a plurality of recipients and to communicate said billing information to a printer operative to generate printed billing statements from said billing information, an apparatus for delivering billing statements to the plurality of recipients by one of printed transmission or electronic transmission based upon a prescribed delivery preference of each said recipient, comprising:

a switch for accessing said billing information prior to said billing information being communicated to said printer, said billing information comprising a plurality of records, each record corresponding to one of said recipients; and

a server coupled to said switch, said server comprising:

means for determining whether each of said records is intended for printed transmission or electronic transmission in dependence upon the prescribed delivery preference of the corresponding recipient;

means for converting billing information to a format appropriate for electronic transmission and generating an electronic billing statement from the billing information;

means for electronically transmitting said electronic billing statement to at least one of said recipients over a communications network; and

means for routing to said printer the records determined to be intended for printed transmission and to said converting and generating means the records determined to be intended for electronic transmission;

wherein said switch routes all of said records to said printer if said server fails or is taken out of service.

31. (Previously presented) An apparatus according to claim 30, said server further comprising means for isolating each said record from said billing information.

32. (Previously presented) An apparatus according to claim 31, said server further comprising means for extracting from a database the prescribed delivery preference corresponding to each said isolated record.

33. (Previously presented) An apparatus according to claim 31, said server further comprising means for sanitizing each of said records.

34. (Previously presented) An apparatus according to claim 30, further comprising an inserter system coupled to said printer.

35. (Previously presented) An apparatus according to claim 30, said server further comprising means for determining whether said recipients to whom electronic billing statements have been electronically transmitted have retrieved said electronic billing statements.

36. (Previously presented) An apparatus according to claim 30, further comprising means for electronically transmitting funds from said recipients to a biller for whom said billing information is generated.